



February 13, 2020

KATIE J. BOSWORTH
DOAR, DRILL & SKOW
PO BOX 388
103 N KNOWLES AVE STE 2
NEW RICHMOND, WI, 54017

State Farm Insurance Companies
P.O. Box 52258
Phoenix AZ 85072-2258

CERTIFIED MAIL – RETURN RECEIPT REQUESTED and REGULAR MAIL

RE: Your Clients: Kevin & Dayna Grant
Claim Number: [REDACTED] 3-M94
Policy Number: [REDACTED] 757-3
Date of Loss: December 29, 2018

Dear Ms. Bosworth

On January 29, 2019 State Farm Fire and Casualty Company sent your clients a letter (copy enclosed) informing them that there were questions as to whether the Company was obligated to indemnify them under the policy for a loss which was alleged to have occurred on or about December 29, 2018, at 105 E River St Woodville WI because:

It is questionable whether this was an accidental direct physical loss

It is questionable whether you or any person insured under this policy caused or procured a loss to property covered under this policy for the purpose of obtaining insurance benefits

It is questionable whether you or any other insured has concealed or misrepresented any fact or circumstance relating to this insurance, whether before or after a loss

State Farm Fire and Casualty Company is now advising you that there is a question as to whether the Company is obligated to indemnify your clients under the policy for a loss which is alleged to have occurred on or about December 29, 2018, at 105 E River St Woodville WI because:

It is questionable whether your clients have complied with their Policy Duties to submit to an examination under oath, at such times as may be reasonably required.

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For these reason(s) and for other reasons which may become known, you are hereby notified that any action taken by State Farm Fire and Casualty Company or its authorized representatives to investigate the cause of loss, determine the amount of loss or damage, or attempt to adjust any claim arising out of the alleged loss shall not waive any of the terms or conditions of the policy of insurance described above, nor shall such action waive any of your rights under the policy. If we do not hear from you to the contrary, we will assume that it is acceptable for us to continue handling the case on these terms.

The Company does not intend, by this letter, to waive any policy defense in addition to those stated above, but specifically reserves its right to assert such additional policy defenses at any time.

If you do not understand any part of this letter, please let us know. Please contact Greg Peterson at 309-994-2774 if you have questions or concerns.

Sincerely,

Ron Ikens
Claim Team Manager – Special Investigative Unit
253-912-6149
State Farm Fire and Casualty Company

cc: Attorney Kevin Kennedy